Examiner Cite

Initial\* No Patent Number

PTO/SBI08e (03-06)
Approved for use through 06/30/2008 OMB 0651-0031
U.S. Patient and Trademark Office, U.S. DEPARTMENT OF COMMERCE Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OM9 control number.

Pages, Columns, Lines where

Figures Appear

Relevant Passages or Relevant

		Filing Date		2000
STATEMENT BY APPLICANT	First Named Inventor Tritz		et al.	
	Art Unit		3624	
	(NOTION SUBMISSION UNDER 37 CFR 1.39)	Examiner Name	Naray	answ

Code<sup>1</sup> Issue Date

Application Number			09653595			
	Filing Date		2000-08-31			
First Named Inventor Tritz		Tritz (	et al.			
	Art Unit		3624			
	Examiner Name	Naray	vanswamy Subramanian			
	Attorney Docket Number		025213-9023-01			

Name of Patentee or Applicant

of cited Document

	1	5619558		1997-04-08	Jheeta				
	2	5819236		1998-10-06	Josephson				
	3	6349290		2002-02-19	Horowitz et al.				
	4	6601034		2003-07-29	Honarvar et al	L.			
If you wisl	h to a	dd additional U.S. Pater	t citatio	n information p	lease click the	Add button.	_	Add	
			U.S.P	ATENT APPLI	CATION PUB	LICATIONS		Remove	
Examiner Initial*	Cite No	Publication Number	Kind Code <sup>1</sup>	Publication Date	of cited Desument		Releva	Columns,Lines wher ant Passages or Rele s Appear	
	1								
If you wisl	h to a	l dd additional U.S. Publis	shed Ap	plication citation	n information ;	please click the Ad	d buttor	Add	
				FOREIGN PA	TENT DOCUM	IENTS		Remove	
Examiner Initial*	Cite No	Foreign Document Number <sup>3</sup>	Country Kind Code <sup>2</sup> j Code		Publication Date	Name of Patente Applicant of cited Document	e or	Pages,Columns,Lines where Relevant Passages or Relevan Figures Appear	

U.S.PATENTS

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT ( Not for submission under 37 CFR 1.99)

Application Number		09653595
Filing Date		2000-08-31
First Named Inventor	Tritz e	et al.
Art Unit		3624
Examiner Name Naray		answamy Subramanian
Attorney Docket Number		025213-9023-01

	1	0840244A1	EP		1998-06-06	International Business Machine Corp.		
	2	9722073	wo		1997-06-19	Citibank		
If you wis	h to a	dd additional Foreign P	atent Document	citation	information p	lease click the Add button	Add	
			NON-PATEN	IT LITE	RATURE DO	CUMENTS	Remove	
Examiner Initials*	Examiner Cite (block) and the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.						T5	
	1	CASH TECHNOLOGIES. http://www.cashtechnologies.com/prt/ote.htm, Cash Technologies.Adds.Voting.Application To its Emma Platform, November 20, 2000, 2 pages.						
	2	http://consumers.creditnet.com/March 20, 2001.						
	3	http://www.americanbanker.com., W. A. LEE, 'Debit Scores May Gauge Subprime Market,' February 28,2002						
	4	http://www.bankrate.com/index/inews/latim/2000/1212a.asp/?prodhype-bank, MACDONALD, J,, "One Day, You Might Vote at an ATM," December 12, 2000 - Bankrate.com, 3 pages.						
	5	http://www.csmonitor.com/durable/2001/03/23/p2s2.htm, RICHEY, W., "Technicians, Lawmakers Try to Do Away With Chads," 2 pages, March 23, 2001.						
	6	http://www.lvtj.com/cgi-bin/printable.cgi/1llvtj_home/2001/Juli-20-Fn-2001/news/16581742.htm, VOGEL, E , "Voting Machines Demonstrated," 2 pages, July 20, 2001.						
	7	MACDONALD, J. http://www.barefirate.com/indaghness/atm/19991109 asp, Coming soon to a street corner near you - - Super ATMS, November 9, 1999 - Barefrate.com, 3 pages.						

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT ( Not for submission under 37 CFR 1.99)

Application Number		09653595
Filing Date		2000-08-31
First Named Inventor	Tritz e	et al.
Art Unit		3624
Examiner Name	Naray	ranswamy Subramanian
Attorney Docket Numb	er	025213-9023-01

ir you wis			
M ven vide	11	DEE, DePASS *Deluxe, 2 others plan 'debit bureau' // Data warehouse will seek to help prevent check, debit card fraud' Star Tribune, January 29, 1999, pg. 01. D.  dd additional non-patient literature document citation information please click the Add button   Add	
	10	COHEN, J "Debit Fraud Detection in Credit-Bureau Style", Bank Technology News, March 1998, pages 9-10.	
	9	"Scan (SM) Electronic Check No is Enhanced with Debit Bureau (SM)" PR Newwife, April 19, 1999, Pg. 1.	
	8	PFLASTER, S., http://www.bankrate.com/indaqinews/latm/19980302 asp, ATMs Poised to do more than just Dispense Money, March 2, 1998 - Bankrate.com, 3 pages.	

Examiner Signature Date Considered \*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 See Kind Codes of USPTO Patent Documents at www.USPTO.GOV or MPEP 901.04, 2 Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). 3 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST 16 if possible. Applicant is to place a check mark here if English language translation is attached